

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CLINTON E CRACKEL
MICHELE M CRACKEL
Debtor(s)

Case No. 05-13523

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/11/2005.
- 2) The plan was confirmed on 06/07/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/27/2006, 05/18/2007, 07/15/2009.
- 5) The case was completed on 06/07/2010.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$53,000.00.
- 10) Amount of unsecured claims discharged without payment: \$60,002.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$62,357.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$62,357.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,994.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,801.82
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,795.82**

Attorney fees paid and disclosed by debtor: \$706.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACC INTERNATIONAL	Unsecured	248.91	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL	Unsecured	NA	5,862.09	5,862.09	848.19	0.00
AMERICREDIT FINANCIAL	Secured	10,325.00	10,325.00	10,325.00	10,325.00	1,295.72
AT & T WIRELESS	Unsecured	278.80	NA	NA	0.00	0.00
AT&T	Unsecured	901.58	NA	NA	0.00	0.00
BERNARD S SMAIZYS DDS	Unsecured	860.60	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	5,137.08	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Unsecured	5,770.65	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL 1	Unsecured	254.24	NA	NA	0.00	0.00
CHECK INTO CASH	Unsecured	500.00	NA	NA	0.00	0.00
CHESTERFIELD HOMEOWNERS ASSO	Secured	635.00	635.00	635.00	635.00	0.00
COLLECTECH	Unsecured	414.44	NA	NA	0.00	0.00
CROSS COUNTY BANK	Unsecured	2,728.21	NA	NA	0.00	0.00
CROSS COUNTY BANK	Unsecured	1,900.00	NA	NA	0.00	0.00
EASY EVERYDAY COOKING	Unsecured	105.30	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	837.78	837.78	121.22	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	256.00	256.00	37.04	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	9,742.47	7,435.11	7,435.11	1,075.79	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,500.00	2,307.36	2,307.36	333.85	0.00
EMERGE MASTERCARD	Unsecured	4,902.09	4,902.09	4,902.09	709.28	0.00
IL DEPT OF EMPLOYMENT SECURITY	Priority	438.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	680.29	990.68	990.68	990.68	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	17,686.78	18,872.33	18,872.33	18,872.33	0.00
INTERNAL REVENUE SERVICE	Unsecured	10,585.20	13,229.60	13,229.60	1,914.19	0.00
JAMES T CHOSLUCK	Unsecured	874.71	NA	NA	0.00	0.00
LAWN GUARDIAN SERVICES	Unsecured	45.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTION	Unsecured	61.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	285.12	292.58	292.58	42.33	0.00
NORTH AURORA FIRE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
PAYDAY LOAN OF ILLINOIS	Unsecured	752.04	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PROVIDIAN NATIONAL BANK	Unsecured	5,770.85	NA	NA	0.00	0.00
RENT A CENTER	Unsecured	1,264.00	NA	NA	0.00	0.00
SAMS	Unsecured	355.29	NA	NA	0.00	0.00
SHORT TERM LOAN	Unsecured	974.71	NA	NA	0.00	0.00
STATE OF MINNESOTA	Priority	1,603.33	1,683.62	1,683.62	1,683.62	0.00
TRUGREEN CHEM LAWN	Unsecured	305.00	NA	NA	0.00	0.00
WAL MART STORES	Unsecured	245.29	245.29	245.29	35.49	0.00
WELLS FARGO HOME MTGE	Secured	18,492.00	18,641.45	18,641.45	18,641.45	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$18,641.45	\$18,641.45	\$0.00
Debt Secured by Vehicle	\$10,325.00	\$10,325.00	\$1,295.72
All Other Secured	\$635.00	\$635.00	\$0.00
TOTAL SECURED:	\$29,601.45	\$29,601.45	\$1,295.72
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$21,546.63	\$21,546.63	\$0.00
TOTAL PRIORITY:	\$21,546.63	\$21,546.63	\$0.00
GENERAL UNSECURED PAYMENTS:	\$35,367.90	\$5,117.38	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,795.82</u>	
Disbursements to Creditors	<u>\$57,561.18</u>	
TOTAL DISBURSEMENTS :		<u>\$62,357.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/18/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.